RETURN TO:
THIS INSTRUMENT PREPARED BY:
Weiss Spicer Cash, PLLC
Attorneys at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991
901-526-8296

BILL GARRETT, Davidson County
Trans:T20120061032 DEEDTRS
Recvd: 08/16/12 08:27 2 pgs
Fees:12.00 Taxes:0.00
20120816-0073235

Tennessee/FHA
Map # 075-14008700

Julie Meskel
FLAGSTAR: 0502469238
FHA: #483-4124893-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 13, 2009, and recorded in REGISTER'S INSTRUMENT NO. 20090319-0024729, in the Register's Office of Davidson County, Tennessee, Julie J. Smith, unmarried, conveyed to Stewart Title of Tennessee, Inc. Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in REGISTER'S INSTRUMENT NO. 20120410-0030486 in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on May 8, 2012, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Bridgestone Center, of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to FLAGSTAR BANK, FSB, a corporation, at and for the sum of ONE HUNDRED THIRTY SEVEN THOUSAND FIVE HUNDRED FIFTY FIVE AND NO/100'S DOLLARS , that being the highest and best bid offered; and,

WHEREAS, the said FLAGSTAR BANK, FSB has assigned its interests in the said property to THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by FLAGSTAR BANK, FSB of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 40 SECTION 4, HERMITAGE ESTATES, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 3700, PAGE 148, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

THIS CONVEYANCE is subject to all restrictions, easements, setback lines, and encumbrances of record in the Register's Office for the aforesaid county.

Julie J. Smith, unmarried, her HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in Instrument Number 20080509-0048028, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

Notice of the Right to Foreclose has been given in compliance with T.C.A. § 35-5-117.

If the original Trustee's sale date was postponed in accordance with TCA 35-5-101(f), all announcements and notifications were made as required therein.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., his successors and assigns, in fee simple forever, to whom the said ARNOLD M. WEISS, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

RECORDING APPOINTMENT OF SUBSTITUTE TRUSTEE	12.00
PUBLICATION EXPENSE	271.00
ATTORNEY'S FEES AND TRUSTEES FEES	600.00
CREDIT ON NOTE	136,672.00
	$137,555.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said ARNOLD M. WEISS, Substitute Trustee, on May 8, 2012 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On May 8, 2012, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared ARNOLD M. WEISS, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

My Commission Expires:

KATHY S. RUFFIN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

My Commission Expires April 20, 2014

NO TAX

PROPERTY ADDRESS
8213 Terry Lane
Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Department of HUD
c/o Michaelson, Connor & Boul
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108-1837

STATE OF TENNESSEE – COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$*******EXEMPT********EXEMPT********EXEMPT********
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, May 8, 2012
NOTARY PUBLIC
MY COMMISSION EXPIRES 4-20-2014

KATHY S. RUFFIN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

My Commission Expires April 20, 2014